Fill in this information to identify the case:

Debtor1 Vincent Williams-Bey

Debtor 2 Michele Williams-Bey
(Spouse, if filing)

United States Bankruptcy Court for the :Eastern District of Pennsylvania
(State)

Case number 19-14039-djb

Form 4100R
Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: HSBC Bank USA, National Association, as Trustee, in trust for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-NC3, Asset Backed Pass-Through Certificates

Court claim no. (if known): 13-1

Last 4 digits of any number you use to identify the debtor's account: 8459

Property address: 7621 ELWOOD STREET
Number Street
PHILADELPHIA, PENNSYLVANIA 19136
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

[X] Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim

[ ] Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: $___________

Part 3: Postpetition Mortgage

Check one:

[ ] Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: ____/____/______
MM/DD/YYYY

[X] Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) $40,471.57

b. Total suspense: - (b) $196.68

c. Total. Subtract line b from line a: (c) $0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 02 / 01 / 2022
MM/ DD/ YYYY

Part 4: **Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

[X] all payments received;
[X] all fees, costs, escrow, and expenses assessed to the mortgage; and
[X] all amounts the creditor contends remain unpaid

Part 5: **Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

[ ] I am the creditor.
[X] I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s Michelle L. McGowan
Signature

Date 04/16/2025

Print Michelle L. McGowan
First Name Middle Name Last Name

Title Authorized Agent

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 13010 Morris Rd., Suite 450
Number Street

Alpharetta, GA 30004
City State ZP Code

Contact 470-321-7112

Email mimcgowan@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on April 17, 2025, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Vincent Williams-Bey
Michele Williams-Bey
7621 Elmwood Avenue
Philadelphia, PA 19153

And via electronic mail to:

JEFFREY M. CARBINO
Pierson Ferdinand LLP
1007 N Orange Street
The Mill, Suite 420
Suite 420
Wilmington, DE 19801

MICHAEL A. CIBIK
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102

KENNETH E. WEST
Office of the Chapter 13 Standing Trustee
190 N. Independence Mall West
Suite 701
Philadelphia, PA 19106

United States Trustee
Office of the U.S. Trustee
Robert N.C. Nix Federal Building
Suite 320
Philadelphia, PA 19107

By: /s/ Dena Eaves
Dena Eaves
deaves@raslg.com

SPS SELECT Portfolio SERVICING, Inc.

Preparation Date:	04/11/25
Prepared by:	Bhargav S

Loan Information:

Loan Number	X X X X X X 8459
Debtors Name - 1	VINCENT BEY
Debtors Name - 2	
Property Address	7621 ELMWOOD AVE
Property State	PA

Bankruptcy Information:

Bankruptcy Case #	19-14039
Filing Date:	6/25/2019
Person filing:	M1
Number of previous filings:	3

Post petition due

Post petition due date:	02/01/22
Post petition $$$ due:	$40,274.89
Post petition insurance:	$0.00
Post petition taxes:	$0.00
Total Post petition due	**$40,274.89**

Comment
Post-petition taxes and insurance included in annual escrow analysis and added to monthly payments.

Post-Petition Payment History Detail

Date Pmnt Rcvd	Post Due Dt	System PMT	Filed PMT	$ Received	Comments
07/17/19	07/01/19	$849.21	$849.21	$849.21	
10/09/19	Partial Payment	0.00	$0.00	$400.00	Partial Payment
10/17/19	NSF	$0.00	$0.00	-$400.00	NSF/Returned Check
12/31/19	08/01/19	$849.21	$849.21	$1,000.00	
	09/01/19				Agreed Order/Amended Plan
	10/01/19				Agreed Order/Amended Plan
	11/01/19				Agreed Order/Amended Plan
	12/01/19				Agreed Order/Amended Plan
	01/01/20				Agreed Order/Amended Plan
02/18/20	Partial Payment	0.00	$0.00	$682.54	Partial Payment
02/18/20	02/01/20	$849.21	$849.21	$849.21	
02/25/20	03/01/20	$849.21	$849.21	$682.54	
02/25/20	04/01/20	$849.21	$849.21	$849.21	
02/28/20	NSF	-$1,698.42	-$1,698.42	-$1,531.75	NSF/Returned Check
04/17/20	03/01/20	$849.21	$849.21	$1,365.08	
	04/01/20	$849.21	$849.21		
04/17/20	Partial Payment	0.00	$0.00	$206.67	Partial Payment
05/04/20	05/01/20	$849.21	$849.21	$765.88	
05/18/20	06/01/20	$849.21	$849.21	$765.88	
06/12/20	07/01/20	$849.21	$849.21	$682.54	
06/12/20	Partial Payment	0.00	$0.00	$83.33	Partial Payment
06/26/20	08/01/20	$849.21	$849.21	$682.54	
06/26/20	Partial Payment	0.00	$0.00	$83.33	Partial Payment
07/29/20	Partial Payment	0.00	$0.00	$400.00	Partial Payment
08/10/20	09/01/20	$754.74	$754.74	$468.75	
09/22/20	10/01/20	$754.74	$754.74	$849.21	
11/17/20	11/01/20	$754.74	$754.74	$682.56	
11/17/20	Partial Payment	0.00	$0.00	$186.19	Partial Payment
01/12/21	12/01/20	$754.74	$754.74	$682.56	
01/12/21	Partial Payment	0.00	$0.00	$186.19	Partial Payment
01/26/21	01/01/21	$754.74	$754.74	$754.74	
01/29/21	02/01/21	$754.74	$754.74	$114.01	
02/12/21	03/01/21	$754.74	$754.74	$754.74	
02/19/21	04/01/21	$754.74	$754.74	$2,000.00	
02/26/21	NSF	-$754.74	-$754.74	-$754.74	NSF/Returned Check
	04/01/21	$754.74	$754.74		
03/16/21	05/01/21	$754.74	$754.74	$682.54	
03/16/21	06/01/21	$754.74	$754.74	$620.59	
04/19/21	07/01/21	$817.85	$817.85	$682.54	
04/19/21	Partial Payment	0.00	$0.00	$186.21	Partial Payment
05/17/21	08/01/21	$817.85	$817.85	$754.74	
06/11/21	09/01/21	$817.85	$817.85	$754.74	
07/12/21	10/01/21	$817.85	$817.85	$754.74	
08/23/21	11/01/21	$817.85	$817.85	$868.75	
10/29/21	12/01/21	$817.85	$817.85	$682.54	
10/29/21	Partial Payment	0.00	$0.00	$117.05	Partial Payment
03/07/22	01/01/22	$817.85	$817.85	$817.85	
Due	02/01/22	$817.85	$817.85	0.00	
Due	03/01/22	$817.85	$817.85	0.00	
Due	04/01/22	$817.85	$817.85	0.00	
Due	05/01/22	$872.22	$872.22	0.00	
Due	06/01/22	$872.22	$872.22	0.00	
Due	07/01/22	$872.22	$872.22	0.00	
Due	08/01/22	$872.22	$872.22	0.00	
Due	09/01/22	$872.22	$872.22	0.00	
Due	10/01/22	$872.22	$872.22	0.00	
Due	11/01/22	$872.22	$872.22	0.00	
Due	12/01/22	$872.22	$872.22	0.00	
Due	01/01/23	$872.22	$872.22	0.00	
Due	02/01/23	$872.22	$872.22	0.00	
Due	03/01/23	$988.46	$988.46	0.00	
Due	04/01/23	$988.46	$988.46	0.00	
Due	05/01/23	$988.46	$988.46	0.00	
Due	06/01/23	$988.46	$988.46	0.00	
Due	07/01/23	$988.46	$988.46	0.00	
Due	08/01/23	$988.46	$988.46	0.00	

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Due	09/01/23	$988.46	$988.46	0.00	
Due	10/01/23	$988.46	$988.46	0.00	
Due	11/01/23	$988.46	$988.46	0.00	
Due	12/01/23	$988.46	$988.46	0.00	
Due	01/01/24	$1,294.77	$1,294.77	0.00	
Due	02/01/24	$1,294.77	$1,294.77	0.00	
Due	03/01/24	$1,294.77	$1,294.77	0.00	
Due	04/01/24	$1,294.77	$1,294.77	0.00	
Due	05/01/24	$1,294.77	$1,294.77	0.00	
Due	06/01/24	$1,294.77	$1,294.77	0.00	
Due	07/01/24	$1,294.77	$1,294.77	0.00	
Due	08/01/24	$1,294.77	$1,294.77	0.00	
Due	09/01/24	$1,294.77	$1,294.77	0.00	
Due	10/01/24	$1,294.77	$1,294.77	0.00	
Due	11/01/24	$1,294.77	$1,294.77	0.00	
Due	12/01/24	$1,033.75	$1,033.75	0.00	
Due	01/01/25	$1,033.75	$1,033.75	0.00	
Due	02/01/25	$1,033.75	$1,033.75	0.00	
Due	03/01/25	$1,033.75	$1,033.75	0.00	
Due	04/01/25	$1,033.75	$1,033.75	0.00	

Total Due		$61,386.81	$61,386.81		
Total Received				$21,262.71	

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